5:Graham E-5 (1933, 1941)1942 AE3 Sino-Tibetan
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Ch'iang

done in the houses or in Chinese temples or on the streets. Money may be paid, or exchange may be accomplished by means of barter. If two objects are bartered and they are of unequal value, the balance may be paid in cash or another object may be thrown in to make things even.

The principal market places are in the Chinese cities. Here the Ch'iang bring produce--firewood, corn, beans, wheat, buckwheat, pepper, walnuts fruit, vegetables, chickens, pork, mutton, eggs, hides, etc. With the money they purchase salt, cotton cloth, vegetable oil, and other commodities which they take home.

The interest paid on loans is very high. It varies from sixty or seventy to over three hundred per cent. This is one of the handicaps now faced by the Ch'iang. If the borrower does not pay, the lender sometimes sends a poor person to live in the home of the borrower and eat his food, smoke his tobacco, drink his tea, and sleep in his bed. This may cost the borrower a lot of money but in the end he must pay all the money owed, both capital and interest. He is not credited with what the poor man has cost him. Sometimes the lender comes and takes away a pig, a goat, or a cow. Often the interest is paid in corn. For a loan of one hundred dollars the yearly interest is from two to six dou or pecks of corn, so that the rate of interest depends on the market value of the corn.

3. Habitations and Villages.

The houses are built of unhewn stones plastered together with clay. Advantage is taken of the flat and smooth sides, so that the walls of the houses appear smooth, and the corners square. There are two or more stories. The first story consists of a small open court and rooms or pens for the domestic animals. The floors of the pens are covered with small twigs, grass, or straw, which are trend upon for weeks and mixed with the offal of the animals, and later is used for fertilizer. People live on the second floor where dogs, cats, chickens, and sometimes other domestic animals and fowls range. The roofs are flat, and at the rear of each roof is an open shed in which corn and other grains are stored, and where the women sometimes do their weaving. Similar stone houses are widely used in the highlands of western Szechwan, Si Kang, and eastern Tibet. On the roof the grain is dried, flailed and winnowed, and here in fair weather the inmates visit and look around at